

RALLY DAY

For Strathmore	
Going West	5.56 p.m.
Going East	8.03 a.m.
For Garseland	
Going West	6.43 a.m.
Going East	9.16 p.m.

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By Order of the Board of Health



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Pot Pourri

We all know how wonderful our big business men are about the changes of regimentation in a society dominated by socialist ideas and practices. In fact the solicitude of these literarians for the free activity of the individual citizen is one of the most touching spectacles of our time. Edna Millor has recently published a volume of poetry which seems to us to have some interesting observations on this topic of regimentation. It is entitled "Conversation at Midnight", and it sets forth in talk of a group of New Yorkers on current issues. One of them, a capitalist, grows sentimentally sorrowful about the regimented society of the future, and he is answered by a radical—

"You, an individual? You, you regimented noses? You Harvard Club, Union Club, white tie for the opera, black tie for the theatre,
Trousers legs a little wider this year, sir,
I would suggest dark blue instead of black sir.

"Pumps are no longer worn, sir,
Mak Jong, crossword, anagram, back gammon, whist, bridge, auction, con game, regimented noses!
Why, you're so accustomed to being just like yourself,
Thanked to right and left by people that if they ever should step aside you couldn't stand up!
You salad for luncheon, soup for dinner,
Maine for summer, Florida for winter, Wife-pampering doxy-worshipper!"

We gather that the critics don't think much of Miss Millor's latest volume considered as poetry. But, frankly, it's a pretty accurate description of conditions as they are.

When fishes flew and forests walked
And figs grew upon thorn,
Some moment when the moon was Mood
Then surely I was born.

With monstrous head and sickening
cry
And ears like errant wings
The devil's walking parody
On all four-footed things.

The tattered outflow of the earth,
In ancient crooked wing:
Starve, scourge, deride me: I am dumb.
I keep my secret still.

Poets! For I also had my hour:
One fair, fierce hour and even:
There was a shout about my ears,
And palms before my feet.
("The Donkey", —by G. K. Chesterton).

ROCKYFORD

Little Geraldine "Pinky" Sullivan of Calgary and granddaughter of Mr. and Mrs. Ed Rose of Winona was successful in winning two cups in the dancing classes held recently at Drumheller.

The Ladies met on Thursday afternoon of last week in the Church parlour. The treasurer gave a report on the coin count held the evening before. The sum of \$10.56 was added to the treasury. It was decided at this meeting to hold a pie social, lecture and entertainment at the Anniversary in October. The next meeting will be announced later.

The third accident of breaking arms occurred last week when Ruth Agate fell while riding a bicycle breaking a bone in the wrist. We hope this will be the last case for this year anyway.

CARSELAND

CARSELAND UNITED CHURCH

Bally Day will be observed Sunday, Sept. 19th in the United Church, with a special programme in the Sunday School at 10.15 a.m. Church service at 12 noon, at which there will be special music. Everybody welcome.

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PHONE 26—

STRATHMORE, ALBERTA

The Facts About Banking in Canada

Reproduced from the First Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 7th, from 10:15 to 10:30, and Wednesday, September 8th, in the Daytime from 1:15 to 1:30.

Opening Broadcast Describes Meaning of Credit ... Tells What a Bank Is ... Outline Subjects of Further Talks ... Will Discuss Cries of "Monopoly" and Who Owns the Banks

Canada's Chartered Banks, through me, will tell you the facts about Canadian Banks and the banking system in a series of non-political, non-controversial broadcasts of which this is the first. There are many misconceptions and misapprehensions abroad regarding banks and banking. We believe that those who criticize the banks are thoroughly sincere and it is our hope that, as we proceed to present the true story of Canadian banking, they also shall be given credit for complete sincerity.

Certainly there is a widespread intelligence and an inquiring spirit alive in Alberta and a genuine desire on the part of the people at large to obtain the facts. Many important questions have been raised and we intend to supply answers which are truthful and accurate. Intelligent people prefer to have all the facts and then to form their own judgments, so we have good reason for the belief that we shall have lots of listeners.

The explanations that we intend to give in regard to Canadian banking are offered in response to a very evident and definite public demand and I must repeat that we are not fighting, nor resisting, nor affiliating with any political party. Canada's Chartered Banks do not aim at controversy and will present their story without heat or recrimination, for any case that needs abuse of others to support it must be a weak case indeed.

One of the leading questions in regard to banking is, of course, the question of credit. Let us illustrate credit to you briefly, for it is wrong to claim that we enjoy a monopoly of the right to extend credit. Of course, we do not. We do not have a monopoly even of banking. Any group of responsible people, in West or East, can start a bank. We shall tell you about that in detail, in a later broadcast. Manufacturers extend credit to wholesalers. Wholesalers extend credit to retail dealers. Merchants and retailers extend credit to customers. Canada's Chartered Banks furnish short-term credit to facilitate production, to move and market that production and to transfer goods and services.

Soon the Alberta farmers will be hauling wheat to the elevators. If they had to wait until the grain reached Liverpool, and the money to come back before they got their cash, it would be a long wait — but bank credit is what enables them to get their cash at the line elevators right away. Individuals need money to cash other — the successful farmer lends money to his neighbour.

Let us take the case of two neighbouring farmers. Harry Brown, we shall say, has \$500 in a Savings Account in his nearest branch of a Chartered Bank. His neighbour, William Jones, is a good farmer without ready money, who feels that if he had \$250 he could buy hogs, feed them up, sell them and make a little profit; so he goes to Harry Brown and asks if his neighbour will trust him with a loan of \$250.

Mr. Brown, knowing that Mr. Jones is a decent chap, and trustworthy, and that he will get his money back with a little "rent" on it, goes to the bank, draws \$250 of his \$500 and hands it to his neighbour. Mr. Jones buys the hogs, feeds them up, sells them, makes his profit and pays Harry Brown back his \$250 with the agreed rent to boot.

If Mr. Jones had not known a neighbour both able and willing to help him, the Manager of his nearest bank would have been found, in the same circumstances, a neighbour on whom Mr. Jones could call with confidence — in other words, he could have got his loan of \$250 from the Bank.

It is the deposits such as Harry Brown's \$500 that furnish the major basis of Canadian bank credit. Harry Brown is only one of over three million nine hundred thousand savings bank depositors in Canada, who have as deposit in the Chartered Banks the striking total of more than One Billion Five Hundred and Seventy Millions of Dollars. The fact is that the vast sums which are employed in building up this country have their main source in the collective savings of thousands of people in all walks of life, who, through their work and thrift, have been able to build up small deposits.

The average savings deposit in the Canadian Chartered Banks is around \$380. At least it was \$380 on October 31st, 1936, as shown in an official return to Parliament. These returns are made periodically to the Government and to the Bank of Canada. They are sworn statements by the banker and are made public to Parliament and in the newspapers. If a bank Manager should make a false return, he can be sent to jail. Such penalties are provided in the Bank Act.

How did Harry Brown get the \$500 which he has on deposit in the Bank? Let us say he got it by raising wheat. He probably started as a homesteader, waging his \$10 that he could make a success of it, and, after three years of hard work, got his patent. This he did; and he earned his \$500 by the sweat of his brow, having overcome the early hardships of homesteading.

That \$500 was one deposit that did not come from a loan. When I speak of the hardships of homesteading in this wonderful western land I speak with feeling, sympathy and understanding for I myself, in 1909, took up a homestead some seventy miles north from Bassano and had to make my way to that homestead, not very far from the Head Hills District by ox team. That was before the Goose Lake Line of the Canadian Northern, now the Canadian National, was built through from Saskatoon.

I know what drought is, for that year we had no rain and no crop in a considerable area between the Bull Pound and the Berry Creeks. I used to stand on some high land and look down and watch the little rain storms travelling down the Creeks on either side of me, seven or eight miles

away, without a drop falling upon the parched piece of ground that I was trying to farm. Typhoid fever, alone on the prairie, with my nearest neighbour miles away, made it physically impossible for me to continue homesteading.

In the West, I feel that I am talking to folks I know. From the homestead I went into western newspaper work, serving as a reporter in Prince Albert, Saskatchewan, Regina and Winnipeg; and also as an Editor in Winnipeg; so you see it was on these Western plains that my career had its beginning and so it is that I speak to you not only as a bank official to-night, I speak to you too as one who knows your hardships from the experience of a settler, one who has a real, abiding, sympathetic understanding of the people and problems of this Province.

I do not mention these things by way of boasting. It is my hope that I shall be looked upon largely as one of you. I have found that financiers do not fear the open spaces. Proper, orderly, safe banking, essential to safe-guarding the depositors' funds, is a full-time job; so Bank Manager, or bank executive, can do full justice to his work and find time to stump the country with a view to informing the public. So the presenting of our facts simply, freely, plainly and accurately has become my work. It is wrong to say that banks care nothing about the public's goodwill. It is because they do care that I am here — as an official representing Canada's Chartered Banks.

I have spoken to you about Harry Brown and William Jones, the two neighbouring farmers, and I have told you how credit operated between them. Let me turn to another illustration of Bank credit. I want to tell you a true story which arose in an Alberta town only a few months ago which goes to show how bank credit extended to a merchant benefits the consumer.

I was talking to the Bank Manager in whose branch this circumstance arose and he said to me: "Bank credit helps everybody in this country." Without mentioning any names he told me of a credit of \$8,000 extended to a merchant the day before. The merchant said to me: "This man wanted \$5,000 to meet a number of bills on each of which he would be allowed, by his wholesalers, 5% discount (a saving of \$150) if paid before the tenth of the month. I asked him, 'said the banker, 'How long he wanted the money for, and the merchant said, 'Thirty days.' I asked him how he expected to be able to pay it back in the thirty days and the merchant replied, 'Because of this discount and my normal profit I can put on a sale, reduce my prices to the public, attract new customers, create goodwill, get my money out

and repay the Bank before the thirty days are up.'"

Continuing, this Bank Manager asked me — "What is the matter with bank credit there? For a matter of \$15,000 paid to the bank on 'rent' on the money the merchant saves \$150 on his bills and passes part of the saving on to the public."

I think everybody really knows at heart and will readily admit, that the man, woman or child who has a savings deposit in a bank must, at any time, be able to go to the bank in full confidence that he or she can draw out that deposit in full and with interest. No bank can say to a depositor who wants his money in a hurry: "Oh, Mr. Jones, you cannot have that money for we lent the credit based upon it to others without security and we cannot get it back." If you are a depositor you know just how you would feel in a case like that.

What is a Bank? Above all things a Bank is a place where you or your children can go and deposit your money with absolute assurance that any time you demand it you can get it back in full, intact and with interest.

I want to give you the words of the late Lord Snowden, formerly Philip Snowden, the great Socialist Chancellor of the Exchequer in Britain's Labour Government, which was headed by Ramsey MacDonald. Lord Snowden, in 1935, said: "If the Banks were nationalized they would have to be managed as they are now. If their solvency was to be maintained."

In later broadcasts of this series, you may hear from some Alberta Branch Bank Managers who have been your co-workers, neighbours, fellow-citizens and friends for ten, fifteen, twenty or thirty years, perhaps even longer. We shall show you how banks are formed, who owns them, what they do, what they can do, as well as what they cannot do, and why. We shall explain their responsibilities. We intend to discuss their part in the community. The "thin air" or "fountain pen" theory of money will be one of our subjects. We shall discuss "credit" at greater length. We will tell you about the carnage of banks. And we shall deal in greater detail with that cry of "monopoly." We shall discuss the story that we are part of "An International Ring."

We business in all Canada operate under such strict rules, such continuous governmental supervision and such close parliamentary scrutiny as to make it almost impossible for there to be some of the things that we shall touch upon further as we proceed. I want to tell you that you will continue to lend us a listening ear, for Canada's Chartered Banks have confidence in the fairness of people who seek the facts and think for themselves.

You may obtain a printed copy of this broadcast at your nearest branch of any of Canada's Chartered Banks. Any member of the staff will be glad to hand you a copy personally or you may have one mailed to you by enclosing your nearest bank.

We shall be on the air again at 1:35 to 1:50 on Tuesday afternoon, September 14th, and every Tuesday evening and Wednesday midday, and this series of broadcasts on banking is completed. You have been listening to Vernon Knowles, representing Canada's Chartered Banks.

Watch for Announcement Giving Dates and Times of Second Broadcast.
This and Future Addresses Will Be Reproduced in This Page.

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NAMAKA

Mr and Mrs James Thomson, old time residents of Namaka, district now residing at Kimberley called on old friends in the district recently.

Mr C. W. Watson accompanied by Mr. A. Montgomery of Calgary are visiting at Vancouver.

Miss Marjorie Wootton and Mrs. T. G. of Calgary were week end guests at the home of Mr and Mrs. Brecken.

The Ladies Aid met at the home of Mrs. J. A. Miller on Thursday of last week. After the usual business routine discussion followed as to a chicken supper and bazaar in the near future, the date to be announced later. The next meeting will be at the home of Mrs. L. Aitken on Thursday, Oct. 14.

Sunday, Sept. 19th is scheduled as Rally Day. Special programme of musical numbers, singing and readings are being arranged for the United Church Service at Namaka.

A reorganization meeting of the C. G. T. was held at the home of Miss Jean Aitken on Wednesday evening last. Miss Alice Garrett in chair as Leader. It was decided the same of officers would remain until the New Year and hereafter election would be in January. Several projects for the coming year were discussed. Plans were made for a hike to be held on Sept. 15th. The meeting concluded with a most half hour song in games.

Results of the High School subjects written in Namaka this year were as follows: English—Hans Thomson, Mary Thieszen.

History 2—Mary Thieszen, Jean Aitken.

History 3—Mary Thieszen, Hans Thomson.

Composition 3—Mary Thieszen, Jean Aitken, Hans Thomson.

Physics 1—Hans Thomson, Mary Thieszen.

French 2—Mary Thieszen, Hans Thomson, Jean Aitken.

Literature 2—Mary Thieszen, Hans Thomson, Jean Aitken.

Algebra 2—Mary Thieszen.

Art 1—Mary Thieszen, Jean Aitken.

Literature 2—Roland Hansen.

Candidates in the grade IX examination were: Peter Jackson, Katherine Roseman and Nancy Taskos.

School re-opened for the Fall term on Sept. 1st with Miss M. Thomson in charge of the Junior Room and Miss A. Garrett in the Senior Room. There are 36 pupils enrolled to date.

STATHMORE GOLF CLUB

Club paid a return visit to our club.

About 40 members making the trip by bus. The day was ideal for golf and a lot of fine scores were turned in. In the ladies section Ingelwood won by 2 points, Mrs. Ober having the lowest score of the day and winning te prize. In the men's section the home club won the warner. The ladies served refreshments in the club house. About 8 p.m. the bus left for Calgary and everyone agreed it was a very successful day.

LIVER AND MILK

Liver is usually soaked in water for a short time before it is cooked. In place of soaking it in water, try some warm milk.

The Facts About Banking in Canada

Reproduced from the Second Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 14th, from 10:15 to 10:30, and Wednesday, September 15th, in the Afternoon from 1:15 to 1:30.

Tells How Bank Customers Have Been Paid \$416,000,000 in Interest in Ten Years... If "Fountain Pen" Could Create Money There Would Be "Land Office" Rush for Bank Shares... Money Not Goods, Only Means for Transferring Goods or Services... Credit is Attribute or Possession of Individual, in Assets and Character... Cannot Be Wiped Out by Stroke of Pen... Next Talk to Deal With Burden of Taxation on Canada's Banks.

In the last ten fiscal years Canada's Chartered Banks have paid out to their customers in interest on their deposits over Four Hundred and Sixteen Million Dollars.

In our first broadcast we told you that proper, safe and orderly banking is based, above all things, upon safeguarding the depositor's funds. We now proceed to deal with the "fountain pen" theory. In my travels I have encountered two great misunderstandings:

1. That the Chartered Banks create money by a stroke of a fountain pen—that we just write figures in a book and that that is the way our deposits come into existence.

2. That we then loan these deposits ten times over, thereby making vast profits out of nothing.

Now wouldn't this be a great perpetual-motion machine if it were only true? I mentioned that in ten years we had paid out over Four Hundred and Sixteen Million Dollars in interest to attract deposits. If we could create deposits by using only a fountain pen we need not have poured out such great sums at all.

You have all heard about bank failures in various parts of the world, and of the losses that were suffered by depositors. If it were true that banks could create money, simply by writing figures in a book, all that would be needed to avoid any bank failure would be a fountain pen.

And if banks could create such fabulous profits on money produced by magic from an ink bottle they would be paying sky-high dividends, everybody would be selling everything they could lay their hands upon to buy bank shares and there would be a Land Office rush at Ottawa for bank charters. We shall deal with the question of bank earnings and profits in a later broadcast but, you will notice in the meantime, that nobody is scrambling to sell all that they own to buy bank shares and there is no Land Office rush on that Ottawa for bank charters. Not that there is any difficulty about getting a bank charter when responsible people apply for one.

Now would you not think that if the banks could perform all of the miracles that they are said to perform, some of those who criticize the banking system would secure charters and perform these miracles themselves?

Much of the misapprehension about how deposits arise is based on a fragment taken out of a statement made in 1925 by the Right Honourable Reginald McKenna, Chairman of the Midland Bank in England. That fragment is "Every loan creates a deposit." From this statement, standing by itself, many wrong conclusions have been drawn. Mr. McKenna is now here in Canada. He was asked in Banff the other day to comment on his much quoted statement. He replied that it was true that a loan creates a deposit but that such a deposit would not be an asset on the bank's ledger but a liability—a debt which the bank must be prepared to meet on demand just as fast as cheques were written against it.

He also pointed out that every deposit is a liability of the bank—money the bank owes to the depositor and must be ready to pay on the instant.

You will remember the farmer, William Jones, who figured in our first broadcast. Besides being a hard worker and an honest man, he owns his farm and the outfit to work it, and this year he has a crop. However, he is still short of ready cash. We will use him to show you just what happens in this matter of loans and deposits. The farmers in Northern Alberta this fall are having to use power units with their binders.

William Jones finds that he needs one of these units. It is going to cost him, say, \$100. This time he goes to the bank and asks the manager of the bank to lend him the money. He gives the Bank Manager his note and his account is credited with \$100—here is one of those deposits that has arisen from a loan.

Now let us show what happens to that deposit. Mr. Jones obtained his loan for a purpose. He proceeds to carry out that purpose. He gives a cheque to the implement man—the implement man presents it at the bank and is paid, we will say, in bills—so the deposit which arose from the loan has completely disappeared. A Bank Manager would infer that to be a magician to be able to lend that deposit ten times over.

Now, some listening critic may say: "But suppose the implement man does not cash the cheque. Suppose he deposits it in his own account—in that case has not the loan created the deposit?" The answer is that insofar as his deposit is concerned, it came from the marketing of his goods—a deposit based on something that is produced, some tangible thing transferred to the purchaser and paid for by him.

This deposit is in the same class as that of a man who saves and deposits a part of his wages. It represents the result of the sale of goods and the wages of labour. These depositors leave their money in the bank because they are satisfied to accept the bank's promise to pay instead of demanding cash. It is the accumulation of these funds that furnishes the basis of bank credit—the basis upon which banks can make loans. But it is impossible for a bank to lend more than the total of its deposits and its paid-up capital.

In the case of William Jones' loan and deposit, by no means under the sun can it be said truthfully that the deposit came from a fountain pen. It rested, absolutely, upon William Jones' assets, the Bank Manager's knowledge of William Jones' integrity and the reasonable certainty of repayment out of the proceeds of his crop. You have all heard that a loan gives rise to a deposit but have you ever thought about what it is that gives rise to a loan? Realizable wealth, character, and the likelihood of repayment by the man who wanted to rent the money from the bank, to make a profit for himself.

Let me present another case where a loan does not result in a deposit. Let us suppose the implement dealer

himself is a borrower at the bank and when the implement dealer gives him the \$100 which he had borrowed, the dealer reduced his own indebtedness by that amount. What has happened? The total of loans at the bank has not changed—neither has the total of deposits in spite of the fact that the bank has made a new loan to William Jones. What does all of this illustrate? Nothing less than that the bank has fulfilled one of the prime purposes for which banks exist, namely—it has facilitated the exchange of goods and services; it has aided in distribution and it is doing the things that keep business going.

There is one more point I should like to mention and I am sure it is one which has occurred already to many of our listeners. Let us suppose that Mr. Jones, through bad luck, was unable to repay the \$100. What then? The bank which enabled him to pay his bill to the Implement Company, cannot recover the loan in other words, it is a bad debt. Too many bad debts would jeopardize the safety of a depositor's funds. It would take the gross rent on more than sixteen loans of \$100 each, at six per cent, for one year, to make up for that one loss.

Now our listening critic may say: "Oh, but in any case you have not enough cash to meet more than perhaps one-tenth of the deposits you hold—so, if everybody called for their deposits all at once, you would have money enough to pay them. How do you answer that?"

Our answer is that if you will examine the sworn returns made by the banks to the Dominion Government, you will find that in addition to the approximately ten per cent of cash always on hand, there are huge sums in other assets which the bank owns—of such a nature that they can be converted into cash.

And we answer further, that the whole population is not going to close out its savings accounts all at once.

We answer, too, that banks, by experience, have found how much cash is likely to be called for from day to day. If you have a deposit in a bank, I'll wager that there is many a day—or even many a week—when you do not want to spend it. You do not put money into a savings account if you have immediate need of it. You put it there because you do not want to spend it. Banks know from practice how much they need to keep in cash to meet the average daily withdrawals. The rest is set to work—some of it as we have said, immediately realizable and the rest in short-term loans or in types of investment which ensure the greatest safety for the depositors' funds.

We answer further, that money is not wealth—it is only a means whereby wealth in goods and services is transferred. Your title deed to your house is not a house; your patent to your farm is not a farm—nor is a dollar bill, goods—it is only a title deed to real goods.

One five-dollar bill is not extinguished the moment one man pays it

to another. If Harry Brown buys a hat from Tom Jones for five dollars and Tom Jones buys coal with it from Jack Robinson and Jack Robinson pays his grocery bill with it there is \$15 of business done with one five-dollar bill—so you will see, by these plain illustrations, how people can get along and do their daily business, without having to keep on hand mountains of five-dollar bills.

On a train in Alberta recently I met a farmer who held the idea that banks create unlimited money by writing figures in a book. As I talked to him in the smoking compartment the day coach found out that this farmer had lost \$800 in a bank failure in another country. With part of the proceeds of his crop he had bought some cattle, the balance—\$800—he had put into his bank and lost it when the bank failed. He asked me, "What money that \$800 as simply some figures that somebody had written in a book and answered: "No, I worked for it." He willingly agreed, then, that labour and the production of new wealth had something to do with putting money in a bank.

Out of the fact that banks in practice keep about ten per cent of the deposits available in cash has been developed the amazing idea that we lend our deposits ten times over. A bank does not, cannot, create credit beyond the money by a stroke of the pen. Credit is the personal possession, creation or attribute of the borrower. No bank can create it for him. The borrower has it himself by accumulation of assets from his own work; by his own character, ability and willingness to repay.

I would hate to try to convince any Alberta farmer or working man, whose savings came from his own production and his own labour, that his Savings Account was created by a stroke of the fountain pen. And I'd hate to try to convince him that the bank's liability to pay it to him in money when he wants it, can be wiped out by a stroke of the fountain pen.

Canada's Chartered Banks cannot and do not perform the miracle of making something out of nothing with a stroke of the pen. There is no black magic, no mystery about the workings of Canada's Chartered Banks. They operate under specific laws, restrictions and limitations which permit them to accept and safeguard other people's money, your deposits; and to lend funds to meet the legitimate needs of communities, individuals, merchants, farmers and others.

In our next week's broadcast we expect to deal with the tremendous burden of taxation on present banks by Canada's Chartered Banks. Watch your newspapers for the announcements. You may obtain a printed copy of this broadcast by dropping into your nearest bank, or you may secure a copy by mail by writing your name and address. You may read it in the advertising columns of your daily or weekly newspapers.

[Watch for Announcement Giving Dates and Times of Third Broadcast. This and Future Addresses Will Be Reproduced in This Newspaper.]

Advertising Rates

Classified Advertising, per issue 35c
 Three issues for \$1.00
 Reading Notices, Coming Events 50c
 Cards of Thanks, In Memoriam Notices, etc
 per issue 50c
 Display Advertising Rates on Application.

BOARD AND ROOM FOR YOUNG
 school girl. Reasonable rates and
 comfortable home. Apply Fay Har-
 wood, Phone 6, Strathmore.

FOR SALE—3 OCTAVE DEEGAN
 Zylphone, in good condition. Apply
 Mrs L. W. Edgar, Strathmore 823

FOR SALE—20 FEEDER PIGS, AP-
 ply, Homer Nelson, Strathmore 229

CHASE & CO.

Funeral Directors
 and Embalmers
 FUNERAL FLOWERS A
 SPECIALTY
 PHONE 78

Church Notes

UNITED CHURCH OF CANADA
 Strathmore, Alberta

Rev. V. M. Gilbert, R. A. B. D.
 Minister

Sunday, September 19, 1937

11 a.m. Special Holy Day Service.

9:45 p.m. Worship.

Strathmore—

11 a.m. Church School.

7:30 p.m. Worship.

Subject—"As It Is."

The Session will meet Monday, Sept.

20th in the basement of the church at

8 p.m.

Pianist and Choir Leader—

Miss E. Hirtle, Graduate Mount

Allison Conservatory.

ST. MICHAEL'S AND ALL ANGEL

CHURCH

Incumbent—

Rev. Geo. W. Lang, R. A. L. B.

17th Sunday after Trinity

8 a.m.—Evensong and Sermon

10 a.m.—Sunday School.

7:30 a.m.—Evensong and Sermon.

Subject—Why a Church in

Strathmore.

Rev. G. W. Lang

SACRED HEART CHURCH

STRATHMORE

10:00—

Mass every Sunday 10:30 a.m. ex-

cepting first Sunday of the month.

when Mass will be at 10 a.m.

ST. PHILIP'S CHURCH

CARLELAND—

First Sunday of the Month. Mass

at 11 a.m.

REV. FATHER COSMAN, Pastor

FRATERNAL

CANADIAN LEAGION, B. E. L.

Strathmore Branch No. 10



President WM. GRAY
 Sec. Treas. W. S. PATTERSON
 Hall Manager P. WRIGHT
 Meetings held the Second Tuesday
 of each month. All eligible welcome
 as members

RISDON'S MACHINE SHOP

Machine Work And Welding

PHONE

DANCE-

SATURDAY NIGHT - SEPT. 18, 9-12
 MEMORIAL HALL, STRATHMORE

Jack Bremner's Orchestra — Adm. 25c

MISS ALICE MAY

TEACHER OF PIANOFORTE,
 THEORY AND HARMONY

Will resume her Fall Teaching

WEDNESDAY, SEPT. 1st. Phone R1016
 or Phone 11 Strathmore, Alta.

WANTED—HORSES FOR FOX
 Meat. Phone 1115, Strathmore.
 Arthur Petersen.

FOR SALE—SOME WELL BROKE
 Horses, also one Yorkshire Male
 hog, 18 months old. Apply Homer
 Nelson, Strathmore. 823

DRESSMAKING—LADIES AND
 Children's Coats, also mending and
 repair work. Mrs. M. Leaman, Room
 at rear of Dentist's Office.

FOR SALE—OR TRADE FOR LIVE
 Stock, 1 Minneapolis Tractor 1639,
 Good threshing engine, 1928 Chev-
 ernet 1 ton Truck in fair shape, and
 road tires, also large sized heater.
 Apply George Smith. 823

USED CAR BARGAINS

1935 MASTER COUPE CHEV.

CHEVROLET COUPE

CHEVROLET LIGHT DELIVERY

ONE TRAILER

WHITE & GRAY, Strathmore, Alta.

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CENT-MILE FARES TO EASTERN CANADA OFFERED BY THE C.P.R.

The opportunity to visit Eastern Can-
 ada on the cent-a-mile tickets will be
 available over the Canadian Pacific
 from September 18th to October 2nd,
 allowing 45 days to return to starting
 point.

The cent-a-mile applies to coach
 tickets only, for those who desire to
 use the tourist sleeper the rate will
 be cent and a quarter, and should 1st
 class sleeper be required the rate will
 be on the basis of a cent and one half
 per mile.

Stopovers are allowed at Winnipeg

and stations en route way, within the
 forty-five day limit.

These fares provide an opportunity
 for an economical Fall trip, and will
 probably not occur again this year at
 such low rates.

Mr. D. A. Perry, Ticket Agent at
 Strathmore, Alberta, will gladly give
 further particulars and arrange all de-
 tails.

Well, it's happened, Jane told Freda.
 What has, my dear, asked Freda,
 puzzled.

Jim and I have parted, said Jane
 with little concern. Parted for ever.
 Gracious dear, said Freda, what
 does this mean now?

A three pound box of chocolates in
 about an hour's time, said Jane.

PETE DE KORT

Carpenter
 STRATHMORE

PICOBAC

PIPE
 TOBACCO
 FOR A MILD COOL SMOKE

TRAVEL

BARGAINS

to

Eastern CANADA

for FALL VACATIONS

Sept. 18 to Oct. 2

CHOICE OF TRAVEL

in COACHES - TOURIST

or STANDARD SLEEPERS

Fares slightly higher for Tourist

or standard sleepers in addition

to usual berth charges

RETURN LIMIT 45 DAYS

in addition to date of sale

STOPOVERS ALLOWED

at Stations Winnipeg and East

Por Pares, Train Service, etc.

Apply Ticket Agent

CANADIAN

PACIFIC

HUB

BILLIARD ROOM

AND BOWLING

ALLEYS

STRATHMORE

Tobacco and All

Smokers' Necessaries

R. HAMBLV, Prop.

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OUR HARVEST REPAIR STOCK IS
 NOW IN. SEE US FOR PARTS, AND
 THAT NEW MACHINE.

TRADE-INS ACCEPTED.

BRITISH INDUSTRIES BINDER TWINE

STOCK CARRIED AT FRASER'S

TIN SHOP

W. J. Weyers

PHONE 1617

STRATHMORE

WESTERN DEPT. STORE

Phone 28 Strathmore, Alta. Phone 28
 S. LIBIN, Manager

SUGAR—

100 lbs \$6.50
 10 lbs 68c

BROWN SUGAR—

6 lbs 45c

ICING SUGAR—

3 lbs 25c

HERRING—

Tomato Sauce,
 3 for 35c
 6 for 60c

SOAP—

Pearl White,
 10 bars, and one bar
 Safeguard, for 45c

PRUNES—

Dried,
 25 lb box \$2.00

PEACHES—

Dried,
 25 lb box \$3.50

APRICOTS—

Dried,
 25 lb box \$3.25

COFFEE—

Red Rose,
 3 lb Jar \$1.25

Jubilee Coffee,
 1 lb pkg. 33c
 Glass Jar 45c

PINE APPLE—

Sliced or crushed,
 2 tins 25c

TOMATOES—

2 large tins,
 Choice Quality,
 2 for 25c

MIXED JAM—

4 lb tin 43c

JAM—

Plum, Empress
 pure, 4 lb tin 45c

PEACH JAM—

4 lb tin 49c

RAISINS—

Seedless,
 2 lbs 25c

LARD—

Pure,
 2 lbs 35c

5 lbs 85c
 10 lbs \$1.65

BOLOGNA—

Half or Whole,
 1 lb 17c

Sliced,
 2 lbs 35c

BACON—

Sliced,
 1 lb 30c

Half or Whole,
 Per lb 27c

FRESH

FRUIT AND
 VEGETABLES

PEARS—

Finest eating,
 Basket 40c

PEACHES—

Basket 40c
 Case No